

# **FACT SHEET: SB 212**

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## **ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE) EXPANSION**

**As introduced, February 11, 2013**

### **THE PROBLEM**

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California currently faces a critical shortage of teachers. According to the state Taskforce on Educator Excellence, 40% fewer credentials are being conferred today than in 2004. Even more alarming, the shortage of teachers is primarily in the fields that are among the most needed – mathematics, special education, and English-as-a-Second-Language courses.

The Assumption Program of Loans for Education (APLE) gives highly qualified students, district interns and currently credentialed teachers an opportunity to become a teacher without taking on huge amounts of debt. After earning their credential, APLE applicants who teach in a high demand subject or in a low-performing school can have \$11,000-\$19,000 of their student loans assumed by the state.

Despite the current need for more teachers and the financial assistance APLE provided, the Governor removed APLE funding for new applicants from the 2012-2013 budget. As such, students who wish to become teachers but do not receive other financial aid packages must shoulder the entirety of their student loan burden.

### **THE SOLUTION**

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SB 212 states the intent of the Legislature to expand and increase funding for the APLE program.

### **BACKGROUND**

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Since 1986, the APLE program has helped assume all or part of education-related loans of individuals who wish to pursue a career in teaching. Over time, the mission of the APLE program has shifted towards encouraging teachers to work in high-demand fields or low-performing schools. During the 2011-2012 fiscal year, there were 8,439 participants in the APLE program and 92 participating entities, including local school districts, county offices, private colleges, and campuses of the University of California and California State University.

Although funding for the APLE program was eliminated in the budget, the California Student Aid Commission retains statutory authority for the program.

### **FEDERAL LAW AND OTHER STATES**

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Federal law provides for a student loan forgiveness program; however, this program is both more restrictive and limited than APLE.

Many states such as Texas, Arkansas, Mississippi and Alaska all have various loan forgiveness programs. Nationwide, there are 68 student loan forgiveness programs at the Federal, state, and university level.

### **SUPPORT**

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